

## PATENT

## IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Application No.: 09/603,308

Filed: June 23, 2000

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Examiner: Frenel, Vanel

Art Unit: 3626

Atty. Dkt. No: 5053-27900

Confirmation No.: 1777

Title: SYSTEM AND METHOD  
FOR  
EXTERNALIZATION OF  
FORMULAS FOR  
ASSESSING DAMAGES

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PROPOSED AMENDMENT**Mail Stop Amendment**

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Sir:

Proposed Amendments to the Claims are reflected in the listing of claims that begins on page 2 of this paper.

**Remarks** begin on page 13 of this paper.

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*Proposed Amendments to the Claims*

Please cancel claim 15 without prejudice.

The following listing of claims will replace all prior versions and/or listings of claims in the application.

*Listing of Claims:*

1. (Currently amended) A system comprising:
  - a rules engine which is operable to assess a value of an insurance claim as a function of a plurality of rules, wherein said plurality of rules comprise formulas to assess said value of said insurance claim;
  - a database which stores formula data, wherein said database is separate from said rules engine, wherein said formula data are configured to be modified as a function of business requirements of an insurance organization to form modified formula data; and
  - a translator program which is operable to read said formula data from said database and transform said formula data into said formulas of said plurality of rules;  
wherein said translator program is configured to be modified as a function of business requirements of an insurance organization to form a modified translator program; and  
wherein said modified translator program is configured to read said modified formula data from said database and transform said modified formula data into a modified plurality of formulas.
2. (Cancelled)

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3. (Previously presented) The system of claim 1,  
wherein said formula data is stored in a tabular format in said database.
4. (Previously presented) The system of claim 1,  
wherein said formula data comprises alphanumeric values stored in said database.
5. (Previously presented) The system of claim 1,  
wherein said formulas are configured to be updated by updating said formula data  
stored in said database.
6. (Previously presented) The system of claim 1,  
wherein said formula data comprises a plurality of entries in said database,  
wherein at least one entry comprises a formula identifier.
7. (Previously presented) The system of claim 1,  
wherein said formula data comprises a plurality of entries in said database,  
wherein at least one entry comprises a sequence number.
8. (Previously presented) The system of claim 1,  
wherein said formula data comprises a plurality of entries in said database,  
wherein at least one entry comprises a section description.
9. (Previously presented) The system of claim 1,  
wherein said formula data comprises a plurality of entries in said database,  
wherein at least one entry comprises a page identifier.
10. (Previously presented) The system of claim 1,

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wherein said formula data comprises a plurality of entries in said database,  
wherein at least one entry comprises a prompt identifier.

11. (Previously presented) The system of claim 1,  
wherein said formula data comprises a plurality of entries in said database,  
wherein at least one entry comprises an answer identifier.
12. (Previously presented) The system of claim 1,  
wherein said formula data comprises a plurality of entries in said database,  
wherein at least one entry comprises a mathematical function.
13. (Previously presented) The system of claim 1,  
wherein said formula data comprises a plurality of entries in said database,  
wherein at least one entry comprises a numeric value.
14. (Cancelled)
15. (Cancelled)
16. (Original) The system of claim 1,  
wherein said formulas are usable in real-time by said plurality of rules to assess  
the value of the insurance claim.
17. (Original) The system of claim 1,  
wherein said insurance claim comprises a bodily injury claim, and wherein said  
value of said insurance claim comprises a bodily injury general damages  
value.

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18. (Original) The system of claim 17,  
wherein said plurality of rules use said formulas to determine a trauma severity  
value associated with said bodily injury claim.
19. (Original) The system of claim 1, further comprising:  
a CPU;  
a memory coupled to the CPU, wherein said rules engine comprises program  
instructions which are stored in said memory and executable by said CPU.
20. (Original) The system of claim 1,  
wherein said rules comprise logical instructions for assessing said value of said  
insurance claim.
21. (Original) The system of claim 1,  
wherein each rule comprises a premise and one or more resulting actions for  
assessing said value of said insurance claim.
22. (Original) The system of claim 1,  
wherein each of said formulas comprises one or more inputs and one or more  
functions operating on said one or more inputs to compute one or more  
outputs.
23. (Currently amended) A method comprising:  
providing a rules engine which is operable to assess a value of an insurance claim  
as a function of a plurality of rules, wherein said plurality of rules use  
formulas to assess said value of said insurance claim;  
providing a database which stores formula data, wherein said database is separate  
from said rules engine, wherein said formula data are configured to be

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modified as a function of business requirements of an insurance organization to form modified formula data;  
providing a translator program, wherein said translator program is configured to be modified as a function of business requirements of an insurance organization to form a modified translator program and wherein said modified translator program is configured to read said modified formula data from said database and transform said modified formula data into a modified plurality of formulas;  
reading said formula data from said database; and  
transforming said formula data into said formulas usable by said plurality of rules.

24. (Original) The method of claim 23,  
wherein said insurance claim comprises a bodily injury claim, and wherein said value of said insurance claim comprises a bodily injury general damages value.
25. (Original) The method of claim 24, further comprising:  
assessing said value of said insurance claim as a function of said plurality of rules and said plurality of formulas by determining a trauma severity value associated with said bodily injury claim.
26. (Original) The method of claim 23,  
wherein said formula data is stored in a tabular format in said database.
27. (Original) The method of claim 23,  
wherein said rules engine comprises program instructions which are executable by a computer.

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28. (Original) The method of claim 23,  
wherein said rules comprise logical instructions for assessing said value of said insurance claim.
29. (Original) The method of claim 23,  
wherein each rule comprises a premise and one or more resulting actions for assessing said value of said insurance claim.
30. (Original) The method of claim 23,  
wherein said formulas data comprises alphanumeric values stored in said database.
31. (Original) The method of claim 23, further comprising:  
updating said formulas by updating said formula data stored in said database.
32. (Original) The method of claim 23, further comprising:  
updating said formula data in said database;  
reading said updated formula data from said database; and  
transforming said updated formula data into updated formulas for use by said plurality of rules.
33. (Original) The method of claim 23, further comprising:  
modifying said formula data in response to business requirements of an insurance organization to form customized formula data.
34. (Original) The method of claim 33, further comprising:  
modifying said formulas to form modified formulas by using said modified formula data.

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35. (Original) The method of claim 23,  
wherein said formula data comprises a plurality of entries in said database,  
wherein at least one entry comprises a formula identifier.
36. (Original) The method of claim 23,  
wherein said formula data comprises a plurality of entries in said database,  
wherein at least one entry comprises a sequence number.
37. (Original) The method of claim 23,  
wherein said formula data comprises a plurality of entries in said database,  
wherein at least one entry comprises a section description.
38. (Original) The method of claim 23,  
wherein said formula data comprises a plurality of entries in said database,  
wherein at least one entry comprises a page identifier.
39. (Original) The method of claim 23,  
wherein said formula data comprises a plurality of entries in said database,  
wherein at least one entry comprises a prompt identifier.
40. (Original) The method of claim 23,  
wherein said formula data comprises a plurality of entries in said database,  
wherein at least one entry comprises an answer identifier.
41. (Original) The method of claim 23,  
wherein said formula data comprises a plurality of entries in said database,  
wherein at least one entry comprises a mathematical function.



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42. (Original) The method of claim 23, wherein said formula data comprises a plurality of entries in said database, wherein at least one entry comprises a numeric value.
43. (Currently amended) A ~~earlier computer readable~~ medium comprising program instructions, wherein said program instructions are computer-executable to implement:
- providing a rules engine which is operable to assess a value of an insurance claim as a function of a plurality of rules, wherein said plurality of rules use formulas to assess said value of said insurance claim;
  - accessing a database which stores formula data, wherein said database is separate from said rules engine, wherein said formula data are configured to be modified as a function of business requirements of an insurance organization to form modified formula data;
  - providing a translator program, wherein said translator program is configured to be modified as a function of business requirements of an insurance organization to form a modified translator program and wherein said modified translator program is configured to read said modified formula data from said database and transform said modified formula data into a modified plurality of formulas;
  - reading said formula data from said database; and
  - transforming said formula data into said formulas usable by said plurality of rules.
44. (Currently amended) The ~~earlier computer readable~~ medium of claim 43, wherein said insurance claim comprises a bodily injury claim, and wherein said value of said insurance claim comprises a bodily injury general damages value.

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45. (Currently amended) The ~~earlier-computer readable~~ medium of claim 44, wherein said program instructions are further computer-executable to implement:  
    assessing said value of said insurance claim as a function of said plurality of rules  
    and said plurality of formulas by determining a trauma severity value  
    associated with said bodily injury claim.
46. (Currently amended) The ~~earlier-computer readable~~ medium of claim 43,  
    wherein said formula data is stored in a tabular format in said database.
47. (Currently amended) The ~~earlier-computer readable~~ medium of claim 43,  
    wherein said rules engine comprises program instructions which are executable by  
    a computer.
48. (Currently amended) The ~~earlier-computer readable~~ medium of claim 43,  
    wherein said rules comprise logical instructions for assessing said value of said  
    insurance claim.
49. (Currently amended) The ~~earlier-computer readable~~ medium of claim 43,  
    wherein each rule comprises a premise and one or more resulting actions for  
    assessing said value of said insurance claim.
50. (Currently amended) The ~~earlier-computer readable~~ medium of claim 43,  
    wherein said formulas data comprises alphanumeric values stored in said  
    database.
51. (Currently amended) The ~~earlier-computer readable~~ medium of claim 43, wherein  
    said program instructions are further computer-executable to implement:  
    updating said formulas by updating said formula data stored in said database.

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52. (Currently amended) The ~~earlier-computer readable~~ medium of claim 43, wherein said program instructions are further computer-executable to implement:
- updating said formula data in said database;
  - reading said updated formula data from said database; and
  - transforming said updated formula data into updated formulas for use by said plurality of rules.
53. (Currently amended) The ~~earlier-computer readable~~ medium of claim 43, wherein said program instructions are further computer-executable to implement:
- modifying said formula data in response to business requirements of an insurance organization to form modified formula data.
54. (Currently amended) The ~~earlier-computer readable~~ medium of claim 53, wherein said program instructions are further computer-executable to implement:
- modifying said formulas to form modified formulas by using said modified formula data.
55. (Currently amended) The ~~earlier-computer readable~~ medium of claim 43, wherein said formula data comprises a plurality of entries in said database, wherein at least one entry comprises a formula identifier.
56. (Currently amended) The ~~earlier-computer readable~~ medium of claim 43, wherein said formula data comprises a plurality of entries in said database, wherein at least one entry comprises a sequence number.
57. (Currently amended) The ~~earlier-computer readable~~ medium of claim 43,

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wherein said formula data comprises a plurality of entries in said database,  
wherein at least one entry comprises a section description.

58. (Currently amended) The ~~earlier-computer readable~~ medium of claim 43,  
wherein said formula data comprises a plurality of entries in said database,  
wherein at least one entry comprises a page identifier.
59. (Currently amended) The ~~earlier-computer readable~~ medium of claim 43,  
wherein said formula data comprises a plurality of entries in said database,  
wherein at least one entry comprises a prompt identifier.
60. (Currently amended) The ~~earlier-computer readable~~ medium of claim 43,  
wherein said formula data comprises a plurality of entries in said database,  
wherein at least one entry comprises an answer identifier.
61. (Currently amended) The ~~earlier-computer readable~~ medium of claim 43,  
wherein said formula data comprises a plurality of entries in said database,  
wherein at least one entry comprises a mathematical function.
62. (Currently amended) The ~~earlier-computer readable~~ medium of claim 43,  
wherein said formula data comprises a plurality of entries in said database,  
wherein at least one entry comprises a numeric value.
63. (Cancelled).

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### REMARKS

Amendments to claims 1, 23, and 43-62 and cancellation of claims 14, 15 and 63 have been proposed. Amended claims 1, 23, and 43 include features of cancelled claims 15.

### Conclusion

Applicant submits that all pending claims are in condition for allowance, and an early notice to that effect is earnestly solicited. If a phone interview would speed allowance of any pending claims, such is requested at the Examiner's convenience.

If any extensions of time (under 37 C.F.R. § 1.136) are necessary to prevent the above referenced application(s) from becoming abandoned, Applicant(s) hereby petition for such extensions. The Commissioner is authorized to charge any fees which may be required, or credit any overpayment, to Meyertons, Hood, Kivlin, Kowert & Goetzel, P.C. Deposit Account No. 501505/5053-27900/EBM.

Respectfully submitted,

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